

Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application.

1. (Currently Amended) A method for facilitating a transaction, the method comprising:

receiving a request at a wallet server, from a user, for authorization from a financial institution to authenticate transaction data, wherein said request includes ~~transaction data~~;

receiving signature data, by a wallet server, from a transaction instrument, wherein said transaction instrument includes signature data configured to allow authentication of at least one of said user and a financial account;

authenticating at least one of said user and said financial account by obtaining verification of authenticity of said signature data from a security server;

~~processing said request at said wallet server;~~

~~authorizing transaction data, receiving authorization of said request by said wallet server, to obtain authentication data from a security server;~~

associating authentication data, by said wallet server, with at least one form; and

providing said at least one form to a merchant server to facilitate ~~merchant server~~ using the use of said at least one form to obtain an authorization from said security server.

2. (Canceled)

3. (Currently Amended) The method of Claim 1, wherein ~~the transaction data~~ said request includes purchase information, charge information and transaction instrument identifying information.

4. (Previously Presented) The method of Claim 1, wherein said receiving a request at a wallet server includes receiving a request at a digital wallet.

5. (Currently Amended) The method of Claim 2 1, wherein the transaction instrument is a smart card.

Claims 6-38 (Canceled).

39. (Currently Amended) A wallet server for facilitating a transaction, said wallet server including:

an interface configured to receive a authorization request from a user, wherein said request includes ~~transaction~~ signature data from a transaction instrument;

a processor configured to receive and process said request at said wallet server, and to obtain authentication data from a security server based on said ~~transaction~~ signature data;

a module configured to associate said authentication data with at least one form; and,

a module configured to provide said at least one form to a merchant server to facilitate ~~merchant server using~~ the use of said at least one form to obtain an authorization from said security server.

40. (Currently Amended) A computer-readable storage medium containing a set of instructions for a general purpose computer, wherein said set of instructions include the steps of:

receiving a request at a wallet server, from a user, for authorization from a financial institution ~~to authenticate transaction data, wherein said request includes transaction data~~;

receiving signature data, by a wallet server, from a transaction instrument, wherein said transaction instrument includes signature data configured to allow authentication of at least one of said user and a financial account;

authenticating at least one of said user and said financial account by obtaining verification of authenticity of said signature data from a security server;

~~processing said request at said wallet server~~;

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~~authorizing transaction data, receiving authorization of said request~~ by said wallet server, ~~to obtain authentication data from a security server;~~
associating authentication data, by said wallet server, with at least one form; and
providing said at least one form to a merchant server to facilitate ~~merchant server~~
~~using the use of~~ said at least one form to obtain an authorization from said security server.